

**FINANCIAL HIGHLIGHTS**

		PLN k		EUR k	
		1.01.2025- 30.06.2025	1.01.2024- 30.06.2024* represented	1.01.2025- 30.06.2025	1.01.2024- 30.06.2024* represented
<b>Consolidated financial statements of Santander Bank Polska Group</b>					
I	Net interest income	6 353 927	5 911 548	1 505 385	1 371 303
II	Net fee and commission income	1 471 628	1 385 196	348 661	321 324
III	Profit before tax	4 120 377	3 380 895	976 208	784 267
IV	Net profit attributable to owners of the parent entity	2 751 594	2 359 646	651 913	547 367
V	Net profit attributable to owners of the parent entity from continuing operations	3 078 978	2 453 443	729 477	569 125
VI	Net profit(loss) attributable to owners of the parent entity from discontinued operations	(327 384)	(93 797)	(77 564)	(21 758)
VII	Profit of the period attributable to non-controlling interests	96 064	(25 948)	22 760	(6 019)
VIII	Total net cash flows	(7 477 361)	(8 860 338)	(1 771 551)	(2 055 334)
IX	Earnings per ordinary share in PLN/EUR	27,87	22,84	6,60	5,30
X	Diluted earnings per ordinary share in PLN/EUR	27,87	22,84	6,60	5,30
XI	Earnings per ordinary share from continuing operations in PLN/EUR	30,13	24,01	7,14	5,57
XII	Diluted earnings per ordinary share from continuing operations in PLN/EUR	30,13	24,01	7,14	5,57
<b>Separate financial statements of Santander Bank Polska S.A.</b>					
I	Net interest income	6 168 600	5 740 222	1 461 476	1 331 560
II	Net fee and commission income	1 355 759	1 272 122	321 209	295 094
III	Profit before tax	4 055 730	3 336 850	960 891	774 050
IV	Profit for the period	2 674 447	2 455 547	633 635	569 614
V	Total net cash flows	(6 986 192)	(8 157 322)	(1 655 182)	(1 892 255)
VI	Profit per share in PLN/EUR	26,17	24,03	6,20	5,57
VII	Diluted earnings per share in PLN/EUR	26,17	24,03	6,20	5,57

\* Data represented following the separation of the discontinued operations; details are presented in Note 32

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		PLN k		EUR k	
		30.06.2025	31.12.2024	30.06.2025	31.12.2024
<b>Consolidated financial statements of Santander Bank Polska Group</b>					
I	Total assets	314 556 758	304 373 920	74 154 685	71 231 903
II	Deposits from banks	3 418 447	5 148 660	805 876	1 204 929
III	Deposits from customers	221 040 233	232 028 762	52 108 780	54 301 138
IV	Total liabilities	281 353 500	269 932 734	66 327 235	63 171 714
V	Total equity	33 203 258	34 441 186	7 827 449	8 060 189
VI	Non-controlling interests	1 976 657	1 913 719	465 984	447 863
VII	Number of shares	102 189 314	102 189 314		
VIII	Net book value per share in PLN/EUR	324,92	337,03	76,60	78,87
IX	Capital ratio	18,06%	17,99%**		
X	Declared or paid dividend per share in PLN/EUR	46,37***	44,63	10,99	10,37
<b>Separate financial statements of Santander Bank Polska S.A.</b>					
I	Total assets	284 304 479	276 090 920	67 022 909	64 612 900
II	Deposits from banks	2 699 484	3 050 432	636 386	713 885
III	Deposits from customers	220 873 364	215 776 367	52 069 442	50 497 629
IV	Total liabilities	255 492 869	245 863 553	60 230 762	57 538 861
V	Total equity	28 811 610	30 227 367	6 792 147	7 074 039
VI	Number of shares	102 189 314	102 189 314		
VII	Net book value per share in PLN/EUR	281,94	295,80	66,47	69,23
VIII	Capital ratio	20,26%	20,15%**		
IX	Declared or paid dividend per share in PLN/EUR	46,37***	44,63	10,99	10,37

\*\*The data includes profits included in own funds, taking into account the applicable EBA guidelines

\*\*\*Detailed information are described in note 44.

The following rates were applied to determine the key EUR amounts for selected financial statements line items:

- for balance sheet items – average NBP exchange rate as at 30.06.2025: EUR 1 = PLN 4,2419 and as at 31.12.2024: EUR 1 = PLN 4,2730
- for profit and loss items – as at 30.06.2025 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each of the six months in 2025: EUR 1 = PLN 4,2208 ; as at 30.06.2024 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each of the six months in 2024: EUR 1 = PLN 4,3109

As at 30.06.2025, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 124/A/NBP/2025 dd. 30.06.2025.